

REMARKS

Claims 1-3, 6-10 and 12-19 are rejected under 35 USC 102(e) as being anticipated by Morea (Pub. No. US 2002/0120537 A1). Applicant has amended Claim 1 to include the limitations found in Claims 8-10. With regards to Claims 8-10 the Examiner only recites to paragraphs 121 and 122 of Morea, those paragraphs specifically state:

"[0121] Data Encryption

[0122] The scrambling of information sent over the Internet, only the intended users can read and understand encrypted information."

Claim 1 specifically requires that the encryption process take a transaction and encrypt it as a purchaser loads data into a shopping cart payment process. Further, the encryption process can only de-encrypt when the transaction reaches the processing center. No where in two paragraphs stated above is this type of encryption and de-encryption taught by Morea. Therefore, at the least, Morea cannot anticipate the claims of the present invention. Further, there is nothing taught in Morea which would make this type of encryption and de-encryption obvious. Therefore, Claims 1-8, 12-14 are not anticipated or obvious over Morea.

Applicant has amended Claim 15 to add the limitations of Claim 18. The limitations added require if a user does not get a processing quote, an ASP/e-commerce site programming origination downloads internet service access

processing engine and links this to an e-commerce site. The Examiner states that this is taught by Morea in Fig. 5.

Paragraph 71 of Morea teaches what Fig. 5 is about. It discusses that a buyer and selling can discuss business through the internet and is paid through the SurePay Gateway. This system reviews the transaction. A settlement date is determined an e-mail notification is sent to the buyer and seller. The funds are then settled on this date. No where does this teach that the user does not get a processing center quote. It actually teaches against this. Therefore, Claims 15-17 and 19 are not anticipated or obvious over Morea.


Applicant believes that the application is now in condition for allowance.

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